

FIGURE 1

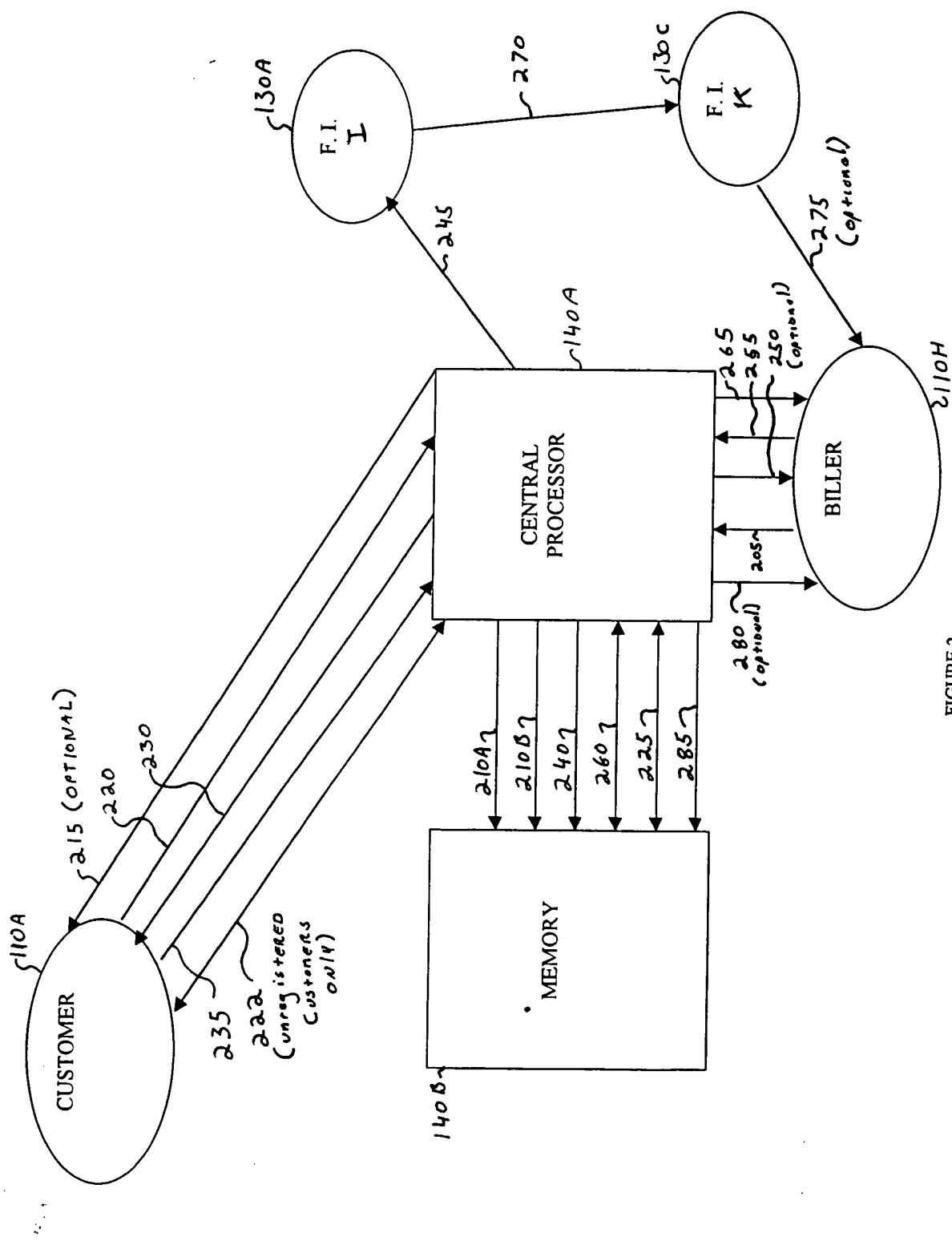


FIGURE 2

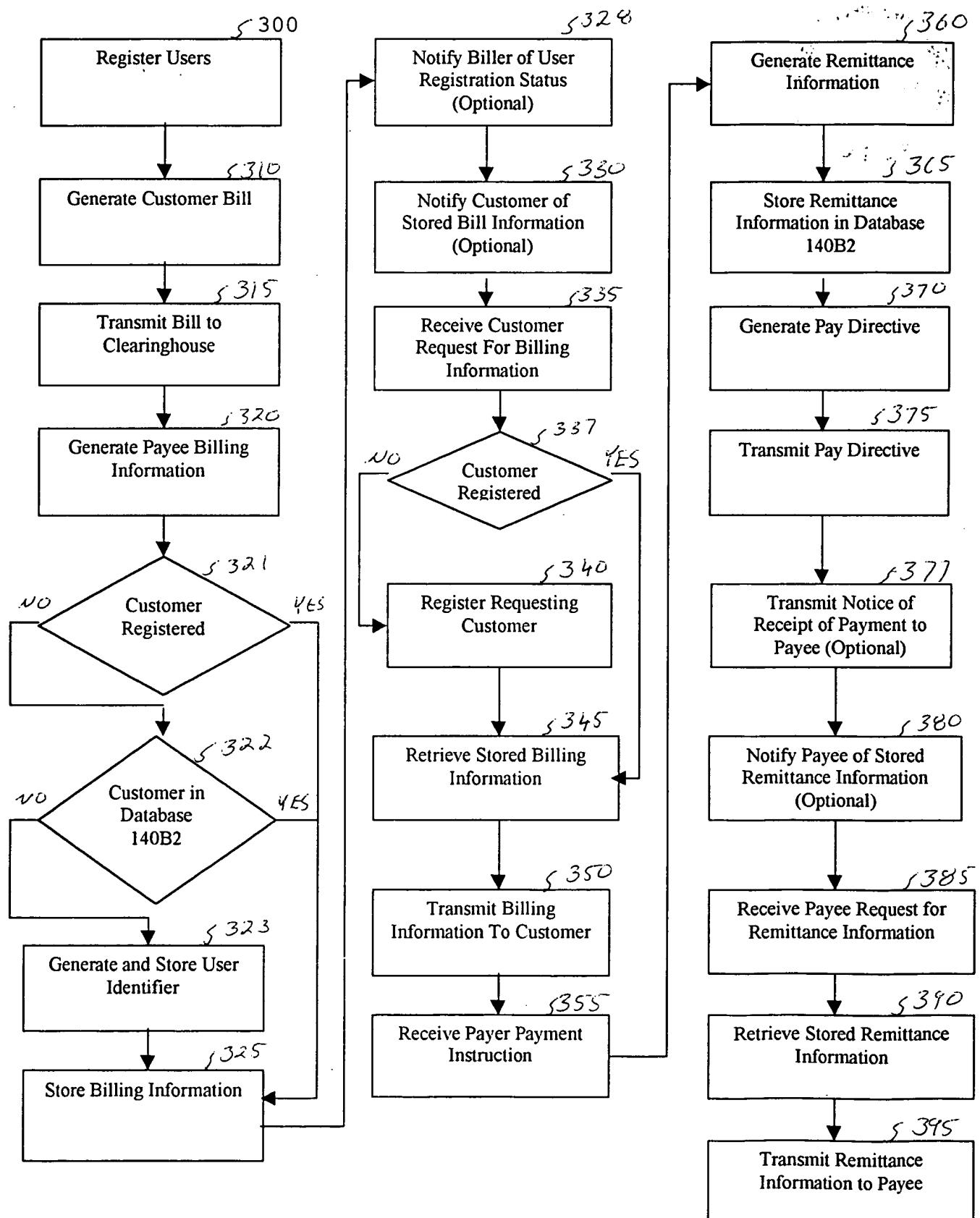


FIGURE 3

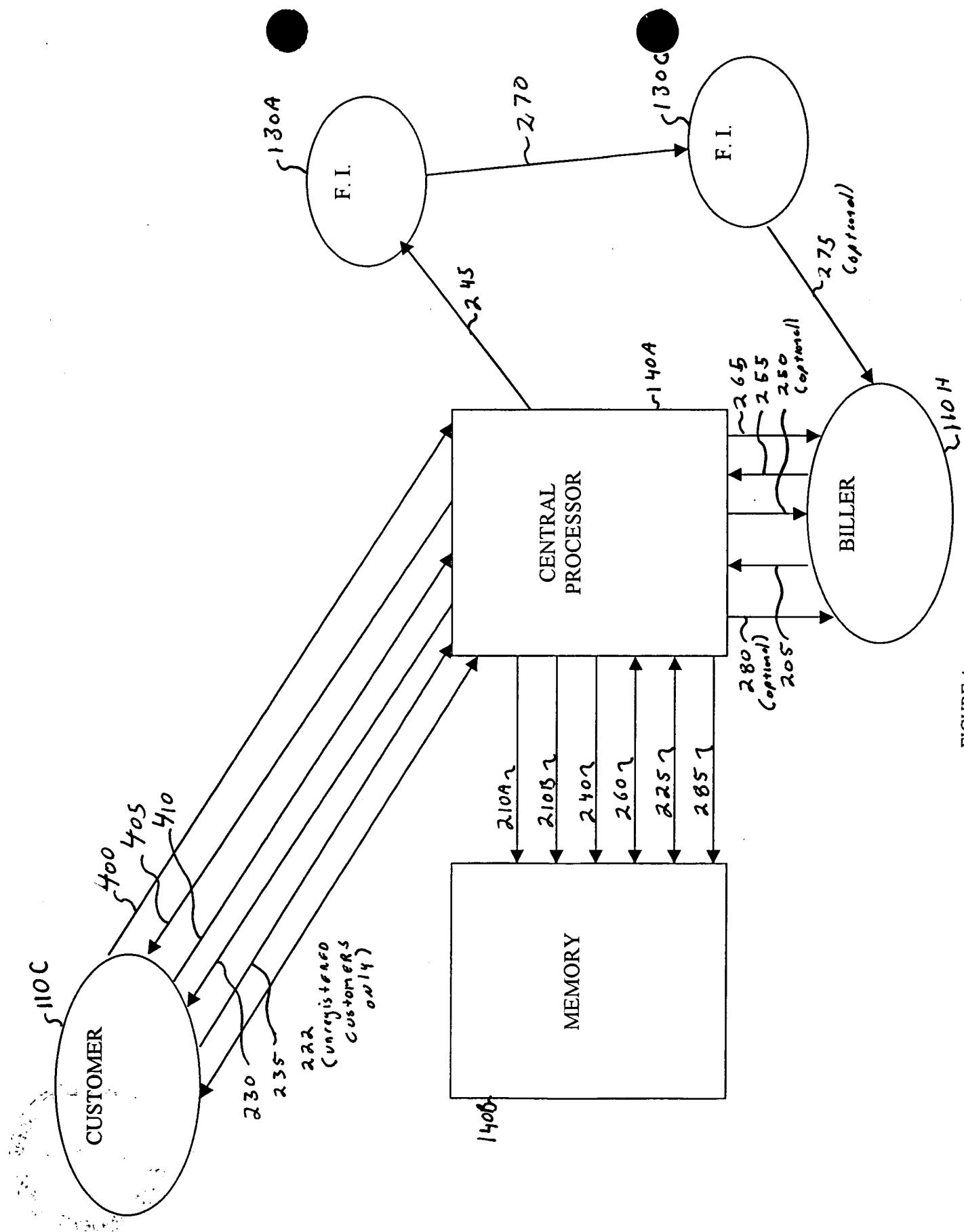


FIGURE 4

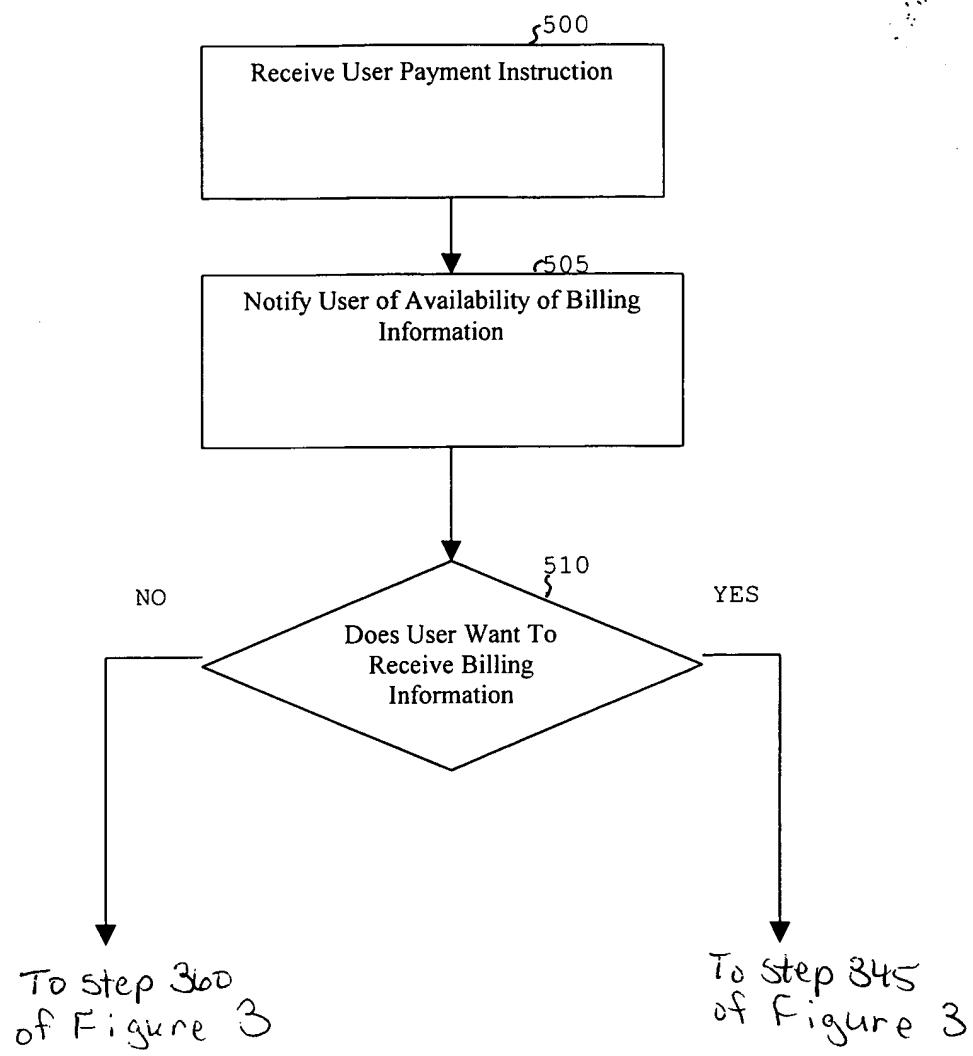


FIGURE 5

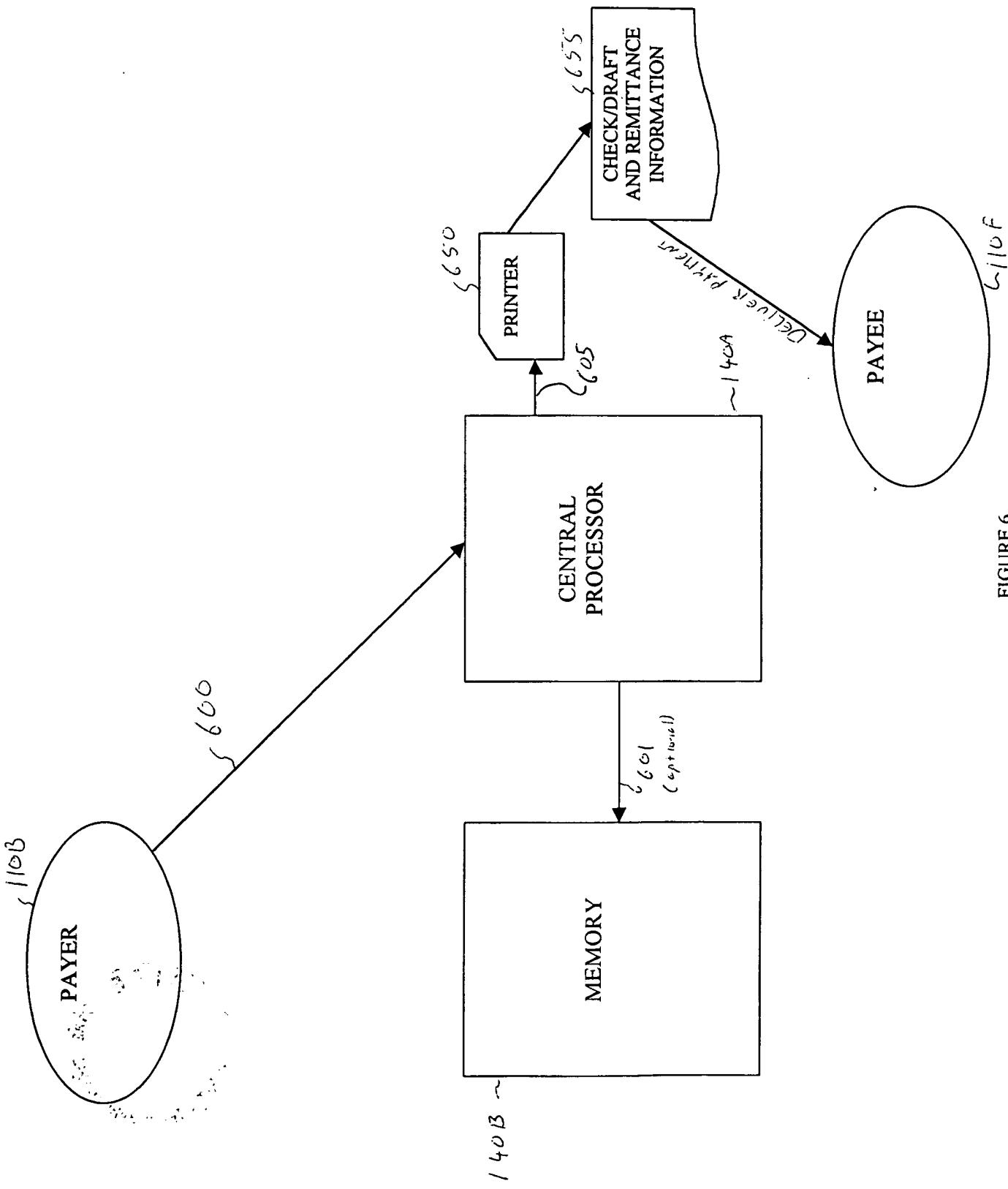


FIGURE 6

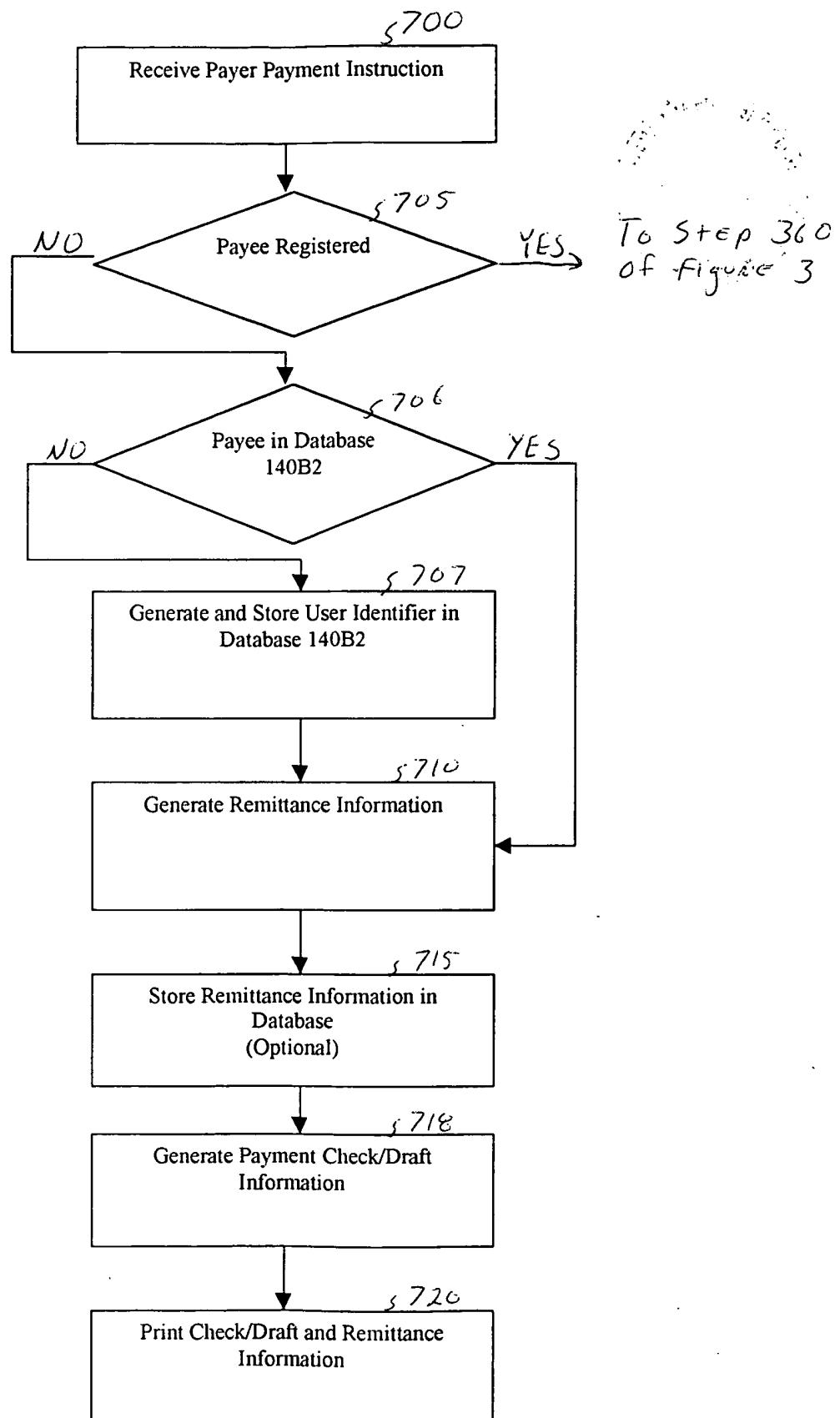


FIGURE 7

800

Payee/Payer Identifies	Reg	FI Identifier	Billing Information	Remittance Information
A	Y	I PA DA	YES	YES
B	Y	J PA	NO	NO
C	Y	K PA DA	YES	NO
D	N	UNKNOWN	YES	NO
E	Y	L DA PA	NO	YES
F	N	UNKNOWN	NO	YES
G	N	UNKNOWN	YES	YES
H	Y	K PA DA	YES	YES
I	Y	I PA DA	YES	YES
J	Y	J PA DA	YES	YES
K	Y	K PA DA	YES	YES
L	Y	L PA DA	YES	YES
n				

805 810 815 820 825

Figure 8

905 ↗ 910 ↗

Registered User/Biller Identifiers	Billing Information
User A	Yes
User E	Yes
User H	Yes
User I	Yes
User J	Yes
User K	Yes
User L	Yes
n	n

FIGURE 9

From Step 325 of Figure 3

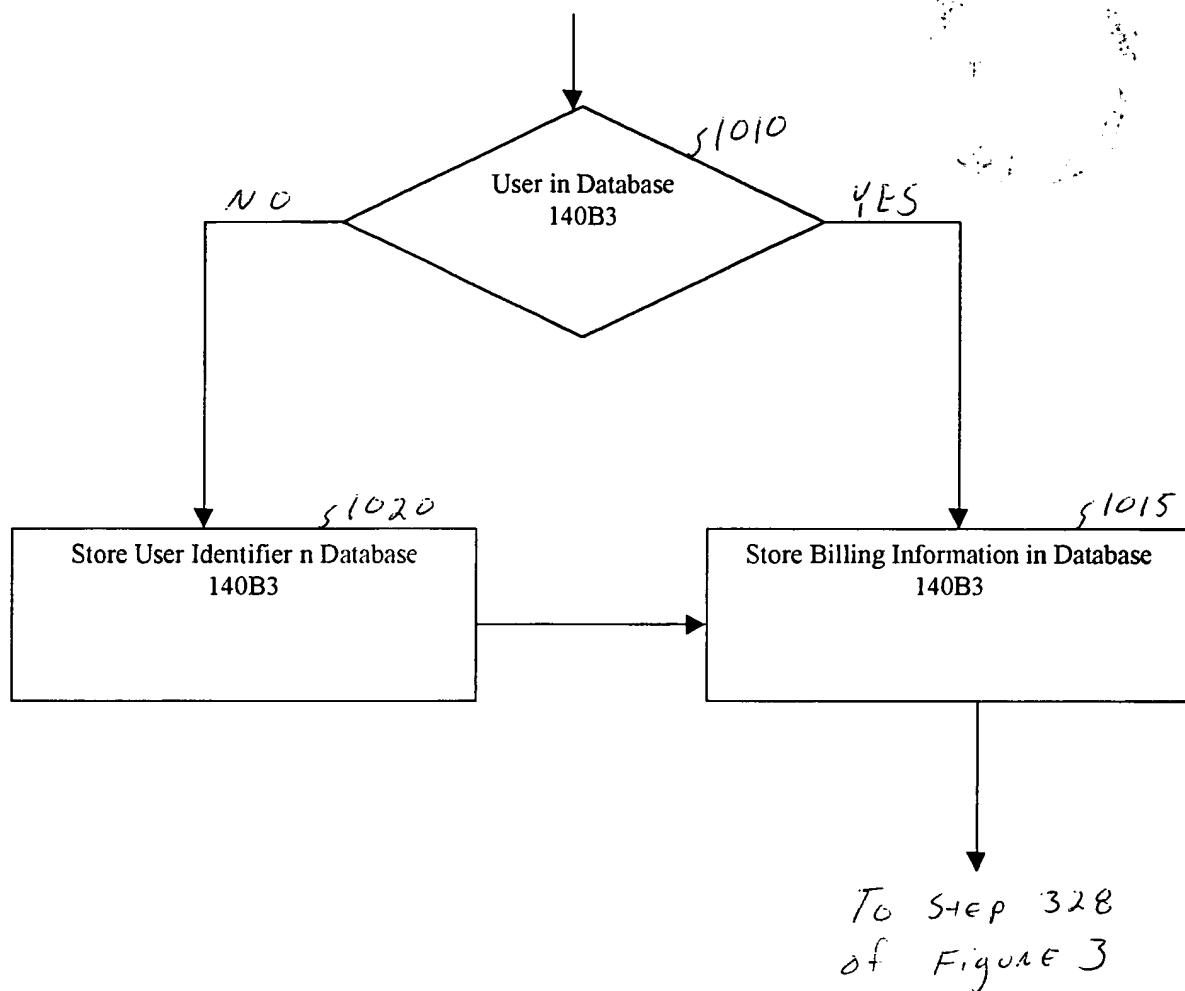


FIGURE 10

1105 1110

Registered User/Customer Identifiers	Billing Information
User A	Yes
User C	Yes
User G	Yes
User H	Yes
User I	Yes
User K	Yes
User L	Yes
n	n

FIGURE 11

From "YES" of Step 321 of Figure 3

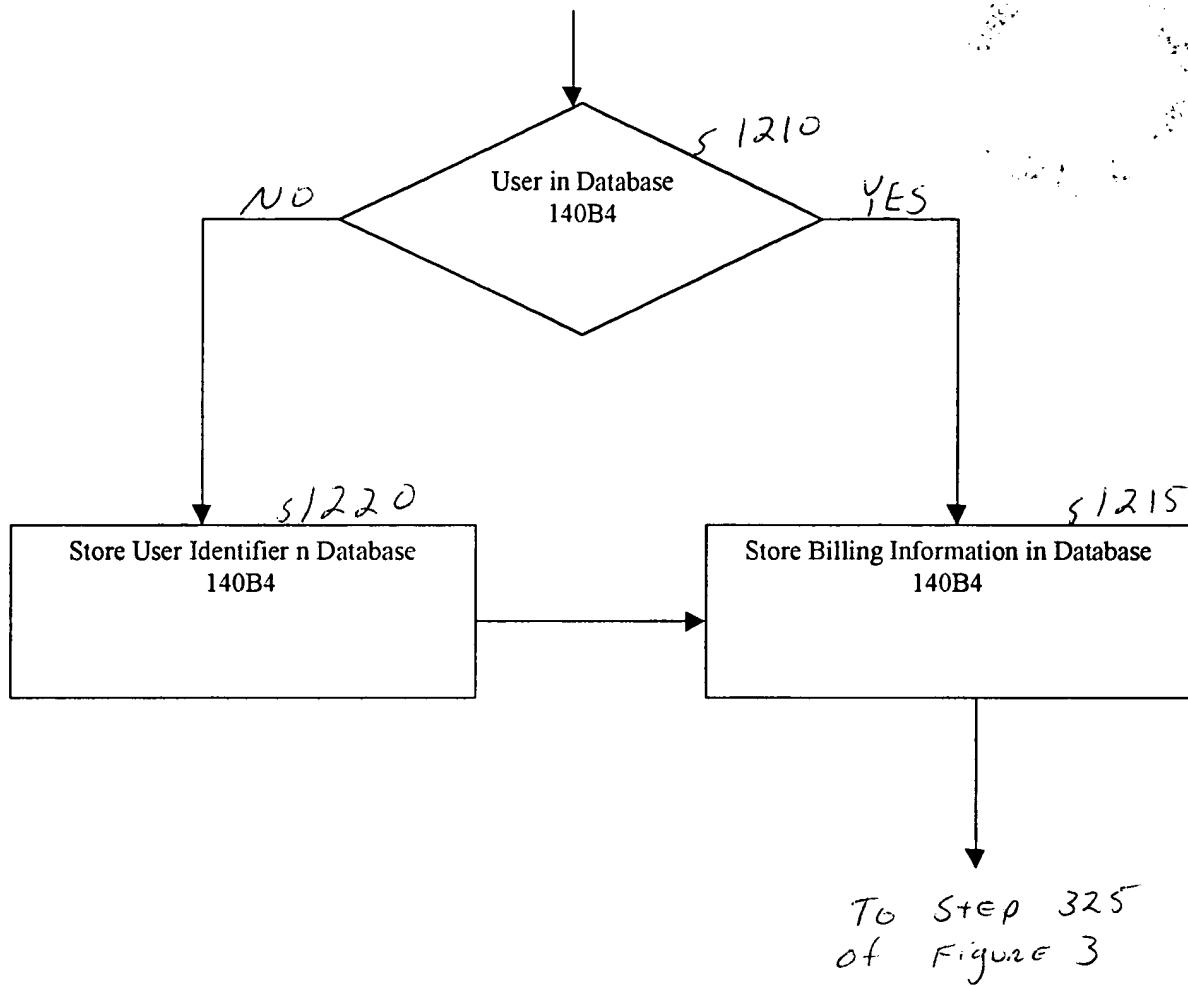


FIGURE 12

1305 7 1310 7

Unregistered User/Customer Identifiers	Billing Information
User D	Yes
User G	Yes
n	n

Figure 13

From "No" of Step 321 of Figure 3

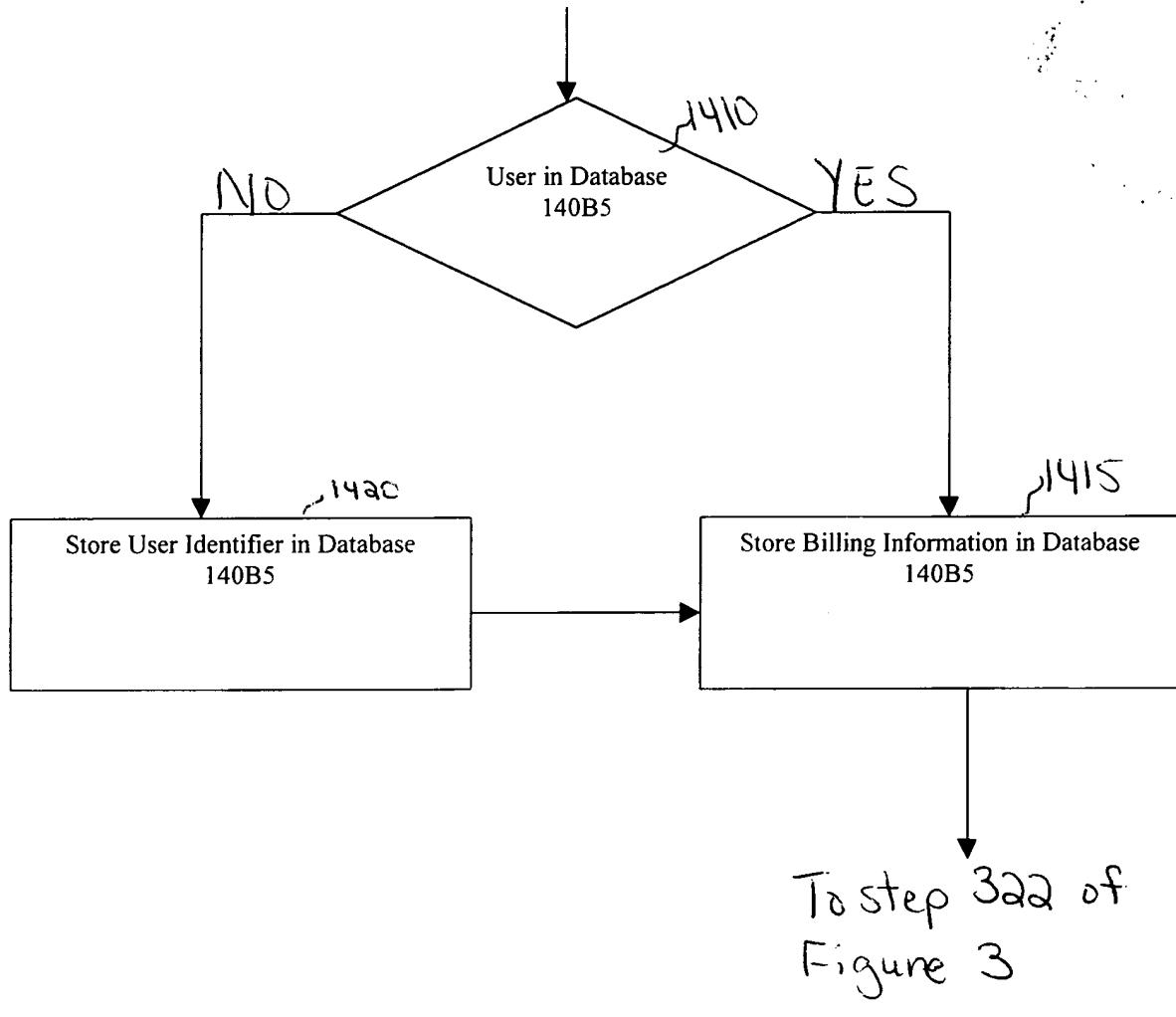


FIGURE 14

Payee Identifier	street address	City	State	zip code	payee phone number	consumer account number
Payee 1	1216 Morning Glory	Bridgeport	CO	11112-2222	(555) 555-0000	55897B7-4A
Payee 2	1311 1st Street	Central City	CA	00000-0001	(555) 555-5568	4586-58C-433
Payee 3	748 Elm Place	Townson	OR	00200-1256	(555) 555-7896	none
Payee 4	7868 Business Rd	Dallas	TX	00620-8989	(555) 555-0004	585DB-7

1501 } 1502 } 1503 } 1504 } 1505 } 1506 } 1507 }

Figure 15

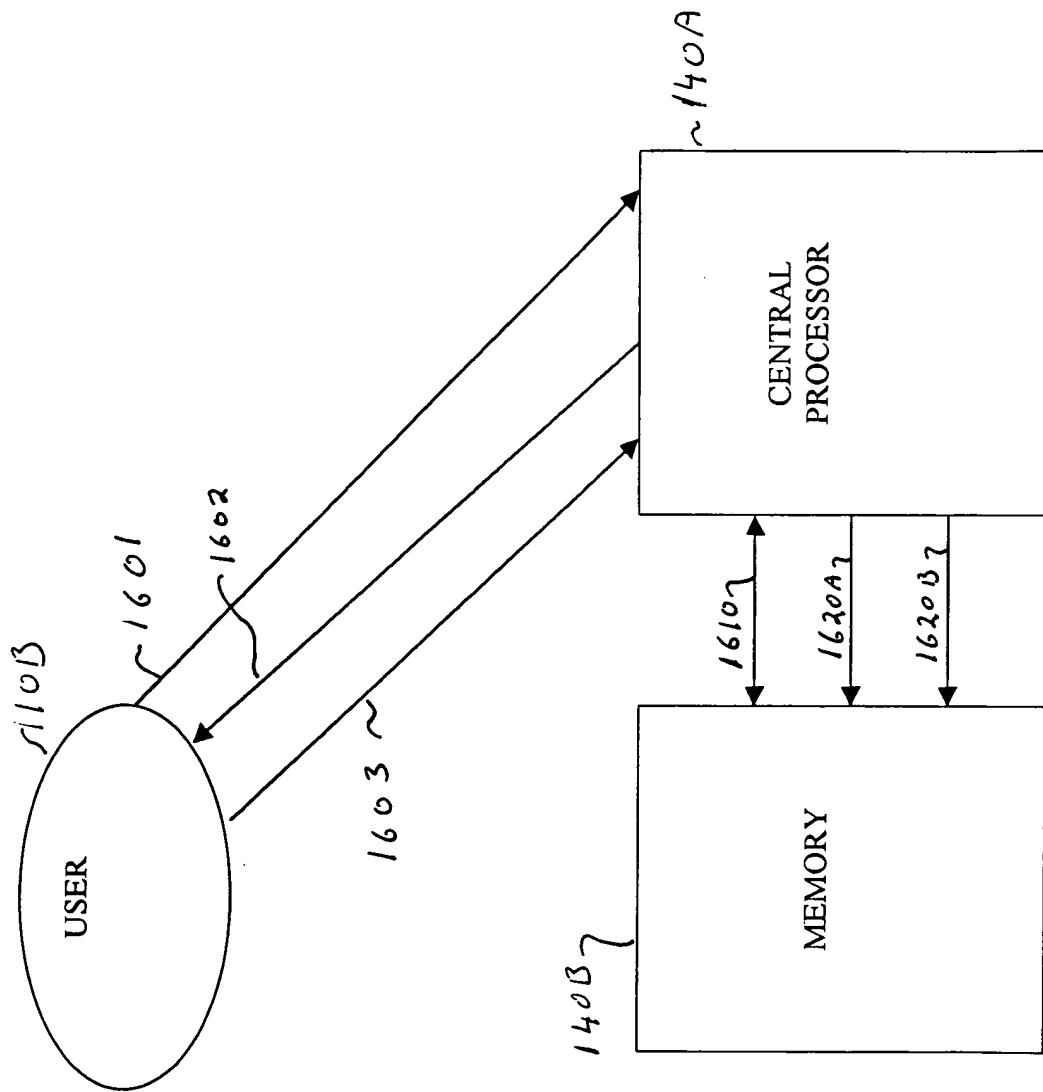


FIGURE 16

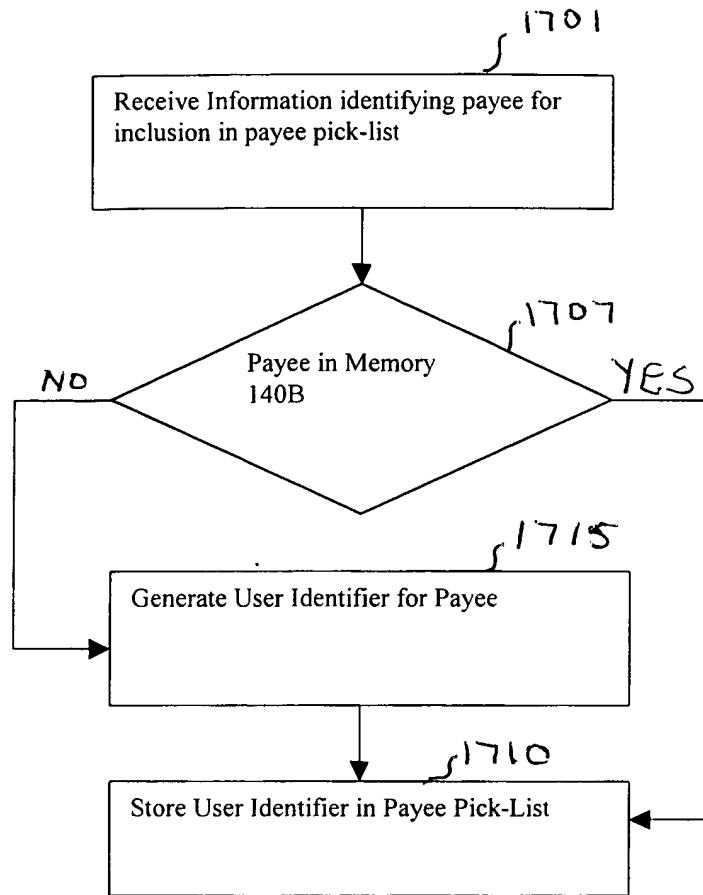


FIGURE 17

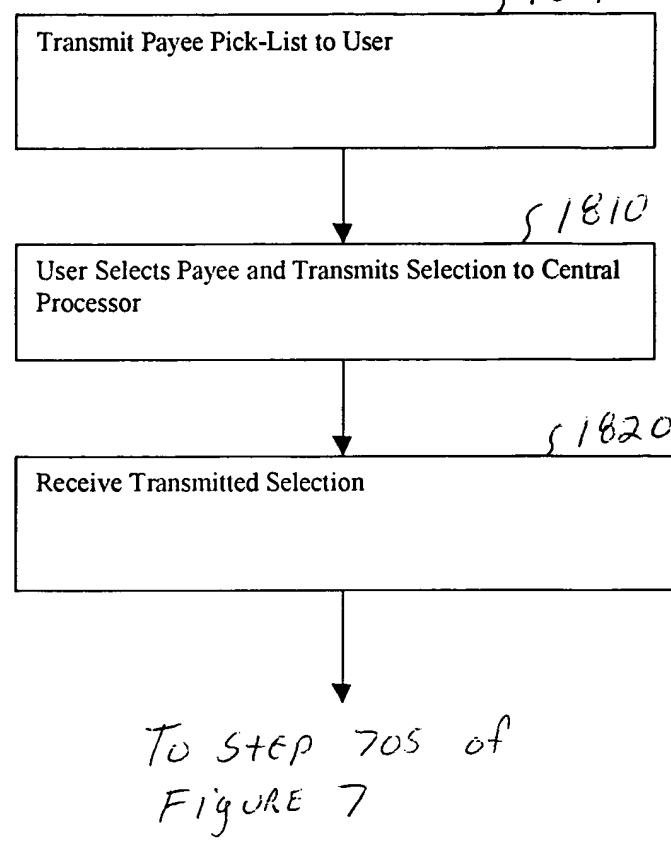


FIGURE 18

PAYEE PICK-LIST FOR USER B

1915A	<u>MAKE PAYMENT</u>	1920A
1915B	<u>MAKE PAYMENT</u>	1920B
1915C	<u>MAKE PAYMENT</u>	1920C
1915D	<u>MAKE PAYMENT</u>	1920D
1915E	<u>MAKE PAYMENT</u>	1920E

BILL WAITING

SIGN-UP

BILL WAITING

SIGN-UP

ADD PAYEE

DELETE PAYEE

UPDATE PAYEE

1900m

Figure 19

MAKE PAYMENT

2001
PAYEE 2

200m

1311 25th STREET ✓ 2010
CENTRAL CITY CA

PLEASE ENTER PAYMENT AMOUNT

2015

SUBMIT

Figure 20

SIGN-UP

ELECTRONIC BILLING OPTIONS

- 2104 ~ ELECTRONIC BILL PLUS PAPER BILL
- 2105 ~ ELECTRONIC BILL ONLY
- 2106A ~ ELECTRONIC BILL PLUS PAPER BILL - ONE CYCLE
- 2108B ~ ELECTRONIC BILL PLUS PAPER BILL - THREE MONTHS
- 2115 ~ E-MAIL NOTIFICATION
- 2110 ~ ELECTRONIC BILL TRIAL

Figure 21

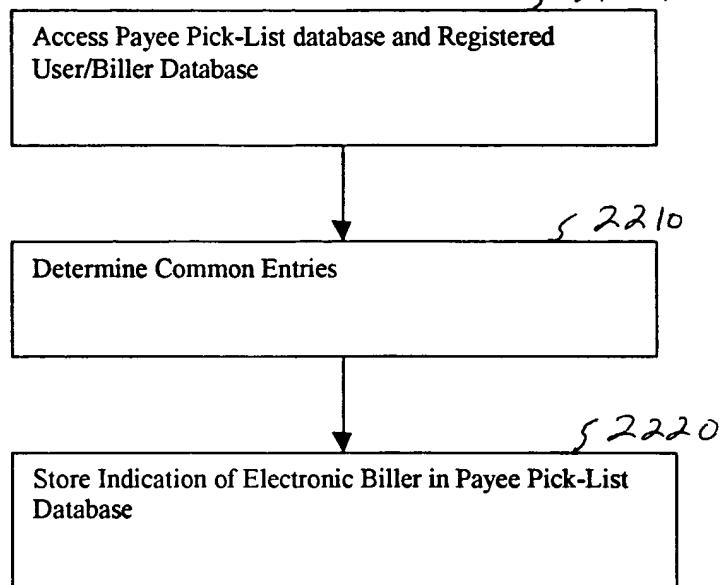


FIGURE 22

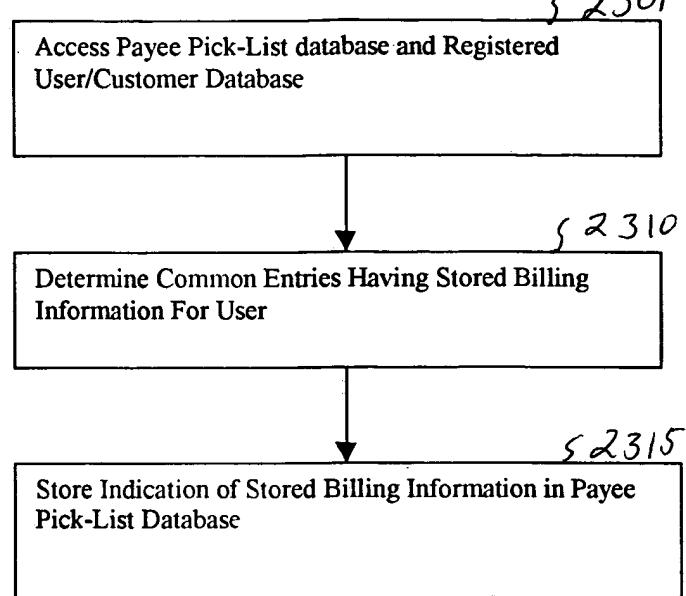


FIGURE 23

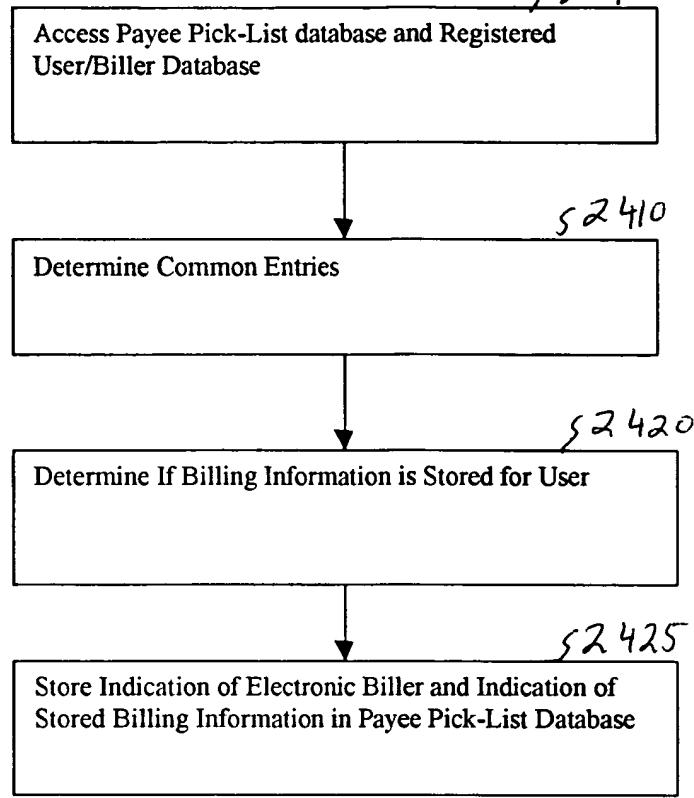


FIGURE 24

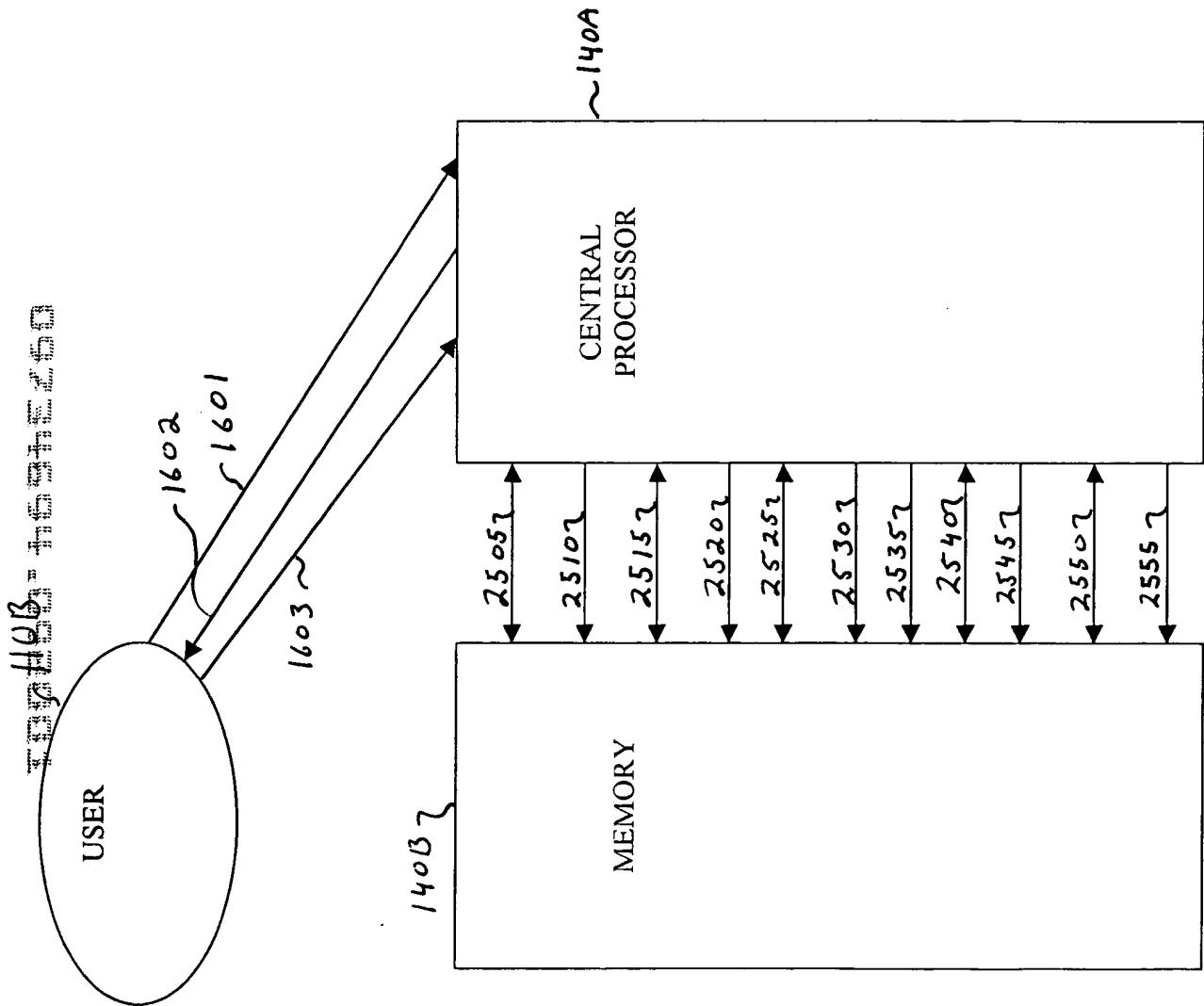


FIGURE 25

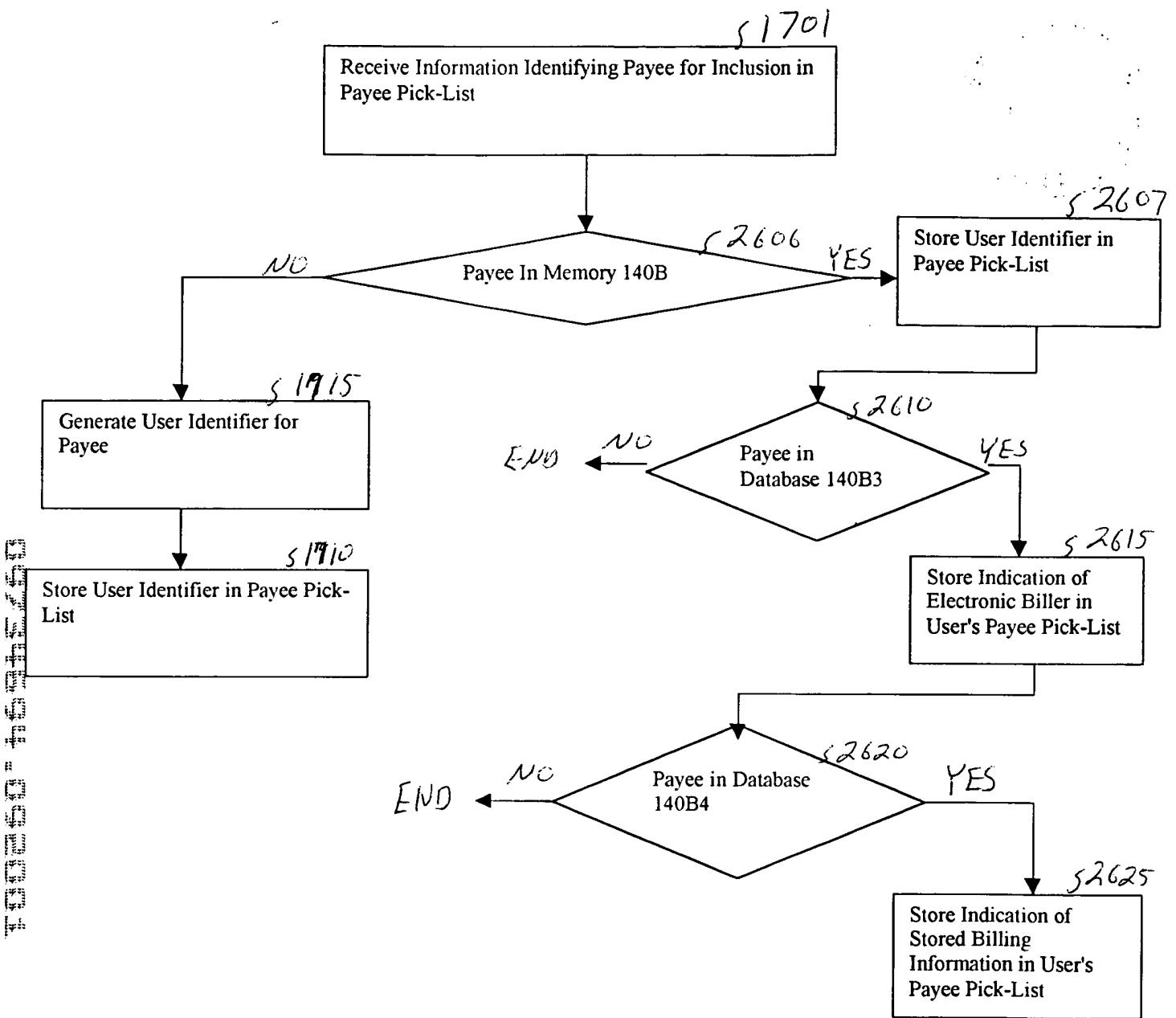


FIGURE 26

2701) 2711) 2712) 2714) 2715) 2716)

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From Step 1701 of Figure 17

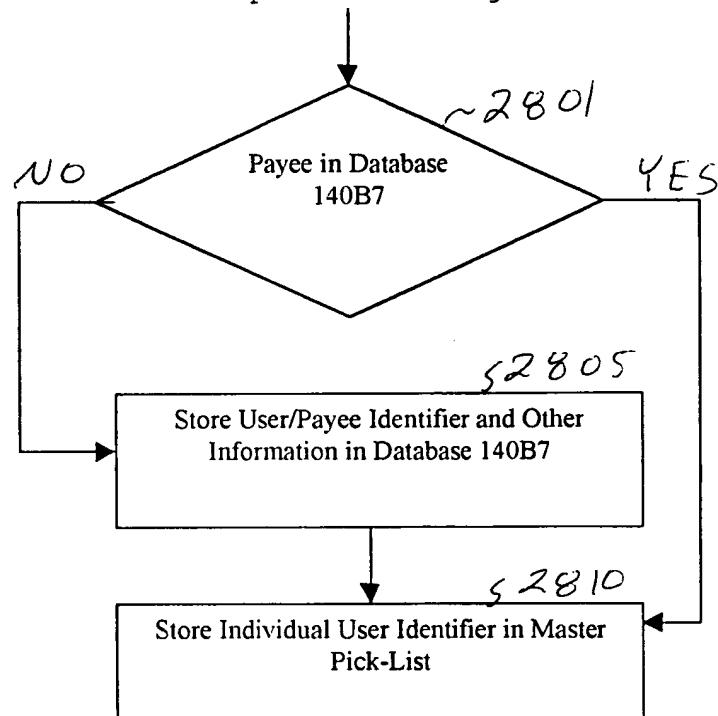


FIGURE 28

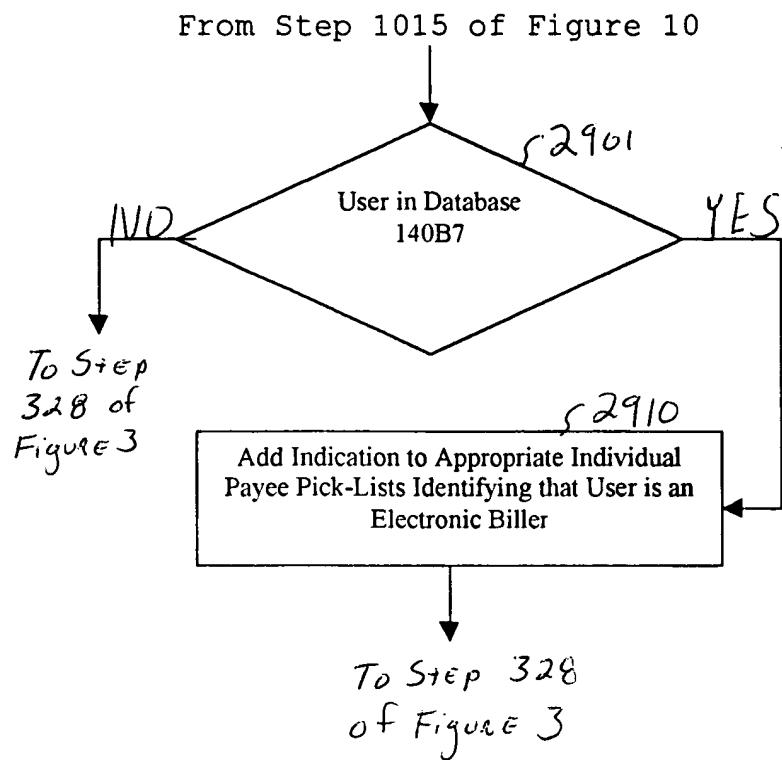


FIGURE 29

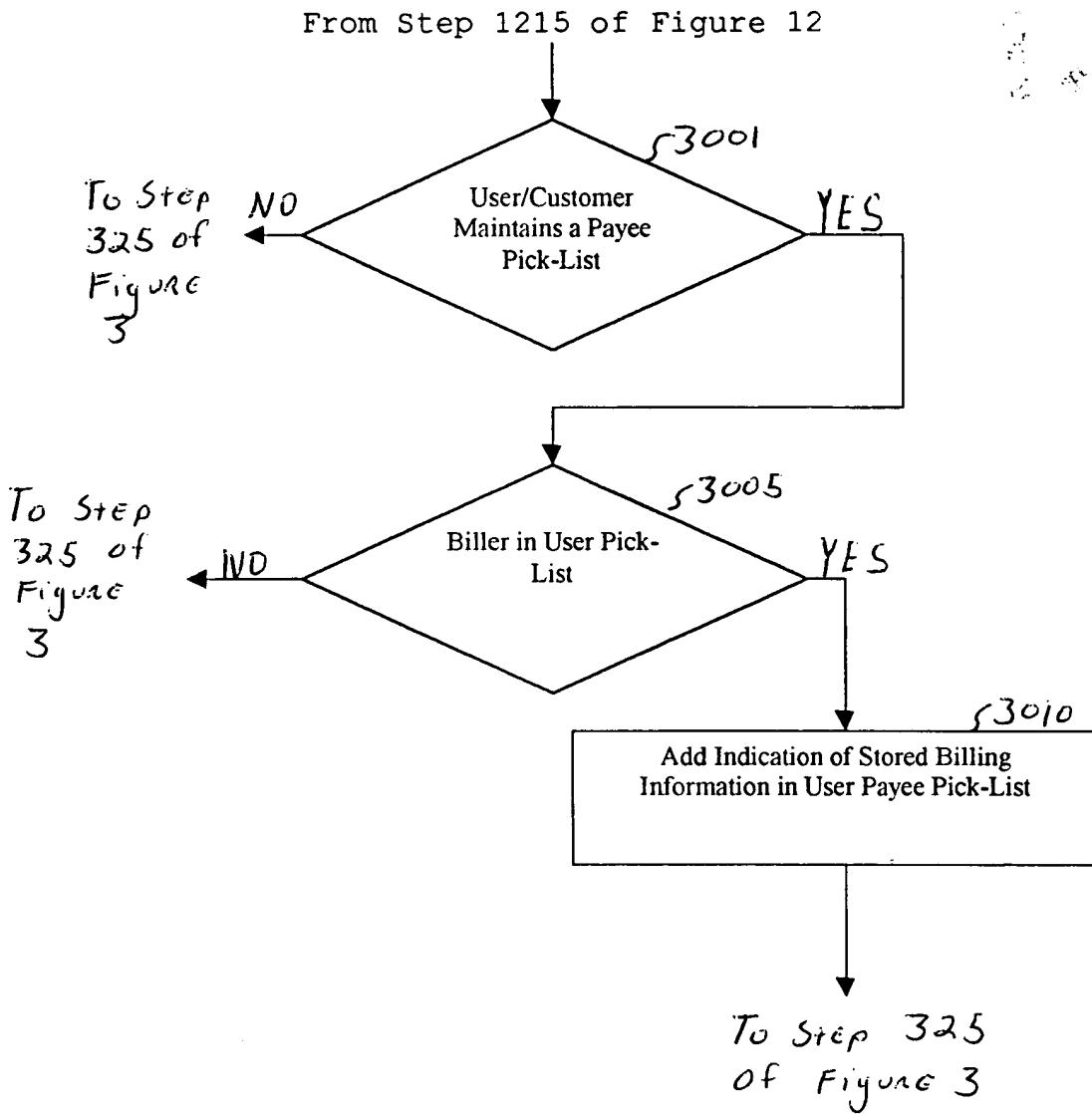


FIGURE 30

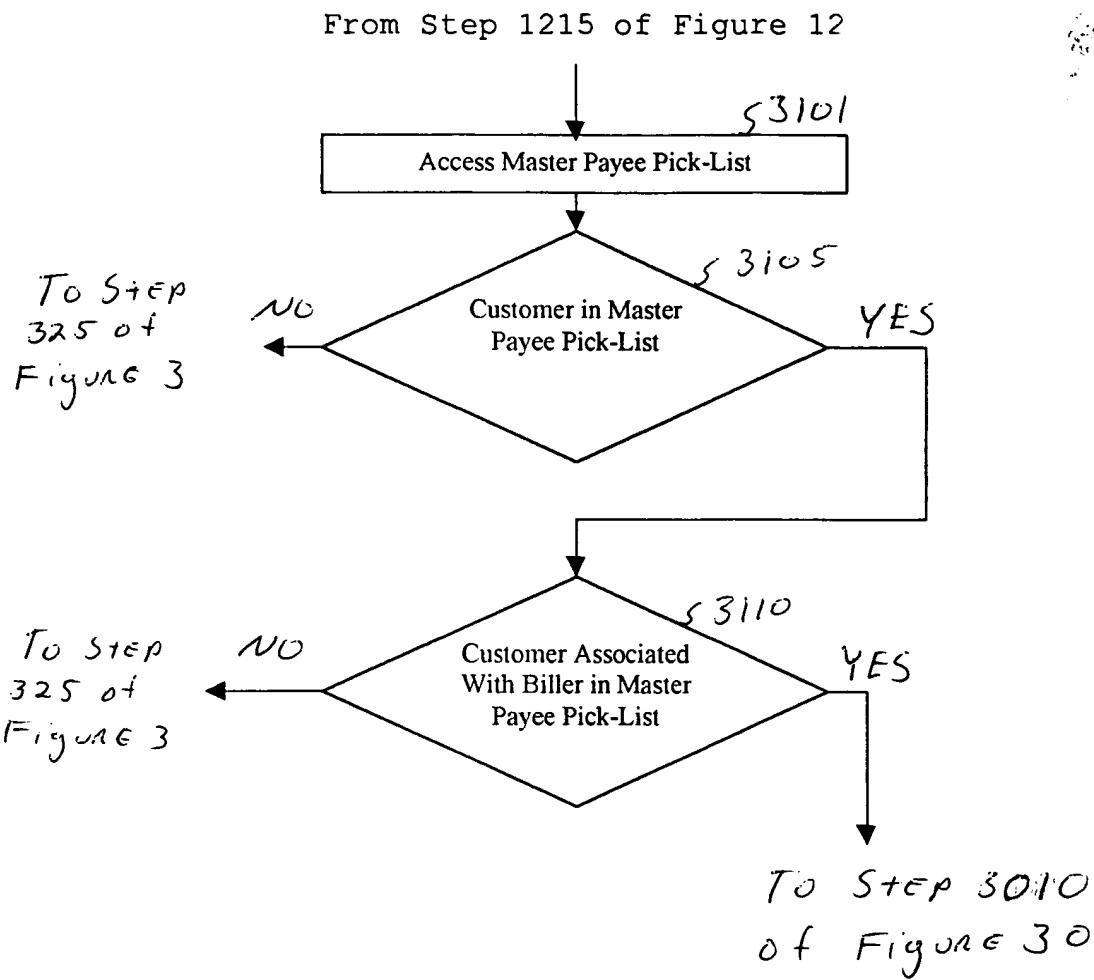


FIGURE 31

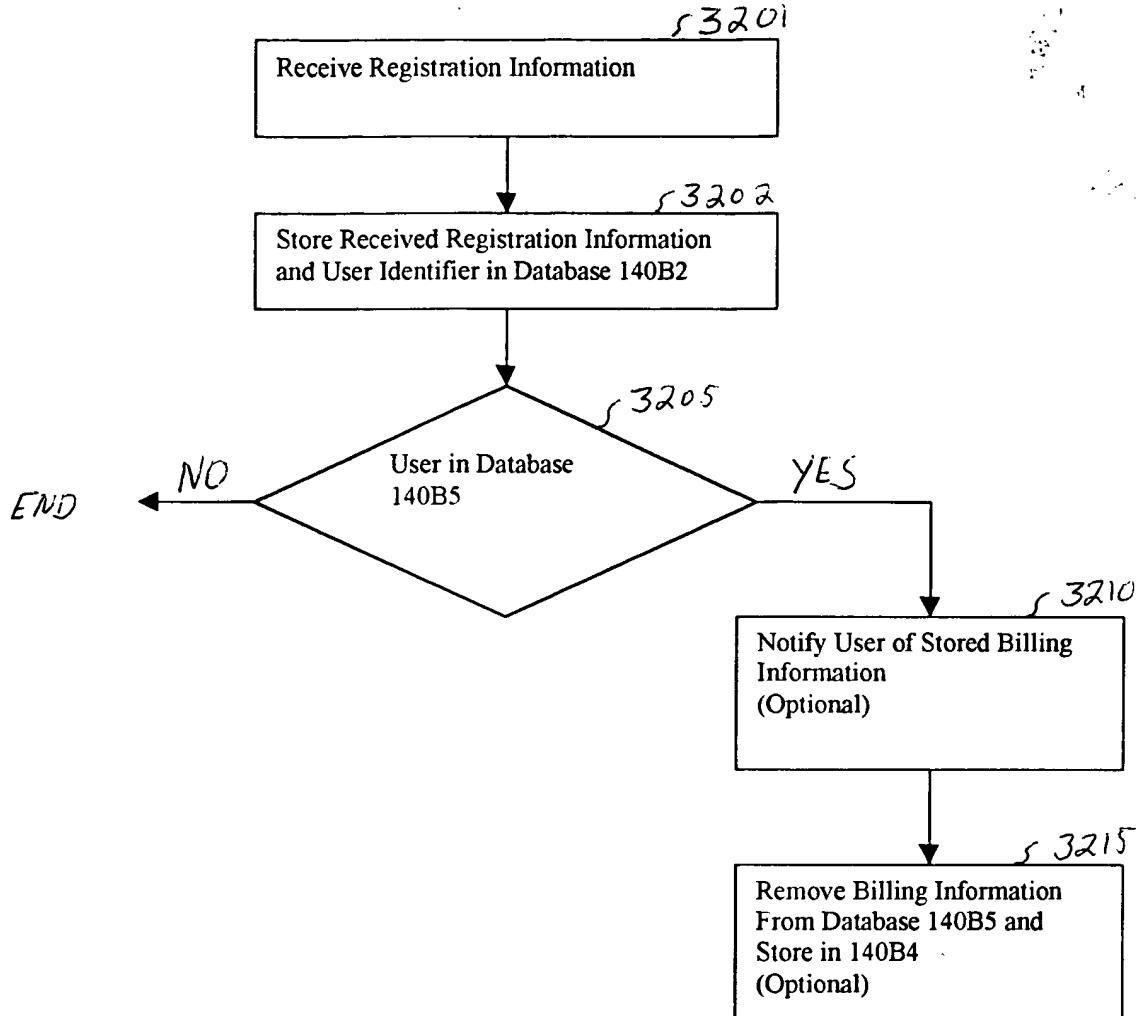


FIGURE 32